

PREPARED BY:

ADAMS & EDENS, P. A.

Foreclosure Department

2001 CREEK COVE, SUITE A

BRANDON, MISSISSIPPI 39042

(601) 825-9508

Bar #9731

A&E #11-05070-1

RETURN TO:

ADAMS & EDENS, P. A.

Foreclosure Department

2001 CREEK COVE, SUITE A

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(601) 825-9508

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Flagstar Bank, FSB/JOHNSON

INDEXING INSTRUCTIONS:

Lot 30, Section "A", Ravenwood Subdivision, in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 23rd day of February, 2009, Christopher Johnson and Melissa Johnson, husband and wife, executed a Deed of Trust to Joan H. Anderson, Trustee for the use and benefit of Mortgage Electronic Registration Systems Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 3,003 at Page 133 thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust, the lender or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

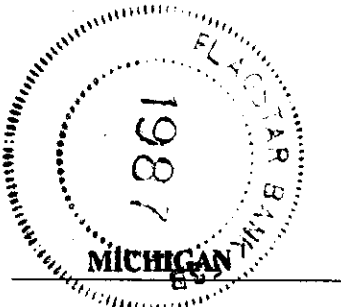
Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby

authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute BRADLEY P. JONES, as Trustee in said Deed of Trust, the said Bradley P. Jones, to have all the rights, powers and privileges of the Trustee named in the Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 5 day of

September, 2012.



Flagstar Bank, FSB

By: [Signature]

Name: KEVIN PAPERD Banking Officer

Its: Authorized Representative STATE OF

COUNTY OF OAKLAND

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, KEVIN PAPERD, who acknowledged to me that he is the Authorized Representative for Flagstar Bank, FSB, and acknowledged to me that he signed and delivered the above and foregoing Substitution of Trustee on behalf of Flagstar Bank, FSB after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 5 day of September, 2012.

[Signature]

NOTARY PUBLIC

MY COMMISSION EXPIRES:



EVELYN D MESSINA
Notary Public, State of Michigan
County of Macomb
My Commission Expires August 26, 2016
Acting in the County of Oakland